

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re: )  
 ) Case No.  
SHERI Z. GRANGER-HILL, )  
 ) Chapter 13  
Debtor(s) ) Conf.:  
 ) Ctrm:

CHAPTER 13 PLAN

**PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts:  
(complete one of the following payment options)**

\$1,635.00 per month for 48 months.

\$\_\_\_\_\_ per month for \_\_\_\_\_ months, then \$\_\_\_\_\_ per month for \_\_\_\_\_  
months, then \$\_\_\_\_\_ per month for \_\_\_\_\_ months.

A total of \$ .00 through \_\_\_\_\_, then \$ .00 per month for \_\_\_\_\_ months beginning  
with the payment due in \_\_\_\_\_, then \$ .00 per month for \_\_\_\_\_ months, beginning with the  
payment due in \_\_\_\_\_.

In addition, Debtor shall pay to the Trustee and the plan base shall be increased by the following:

- (1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year.
- (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan.
- (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of \_\_\_\_\_, if any, to be paid to the Trustee.

**DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:**

1. **Trustee and Court Fees.** Pay Trustee a percentage fee as allowed by law and pay filing fee if the Court enters an order providing for filing fees to be paid in the Chapter 13 Plan.

2. **Executory Contract/Lease Arrearages** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	MONTHS REMAINING
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(C) **Continuing Debt Payments including post-petition mortgage payments on real estate other than Debtor's residence.** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph \_\_\_\_ below.

CREDITOR NAME	MONTHLY PAYMENT	ARREARAGE	INTEREST RATE	CURE PERIOD
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
Colonial Properties, LLC	\$948.90	Trustee

(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
None		

4. **Attorney Fees.** Pay Debtor's attorney \$1,415.00 in equal monthly payments over 24 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below.

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
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(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 4.75% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
Global Lending Services	\$13,478.00	48 months	\$14,920.00
Metro St. Louis Sewer	1,640.67	48 months	\$1,816.00
St. Louis County Coll.	4,380.80	48 months	4,848.00

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 4.75% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9(A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
			48 months	

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
Lou Fusz Motors	\$8,276.00	Co-Debtor	36 months	Contract Rate

(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay \$0.00 of Debtor's attorney's fees and any additional attorney fees allowed by the Court.

7. Pay the following sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to §§507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	FIXED AMOUNT
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8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. § 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
St. Louis County Collector	\$1,642.82

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed: \$56,676.90. Amount required to be paid to non-priority unsecured creditors as determined by §1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00. Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$0.00 will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the

following creditor(s) with any deficiency paid as non-priority unsecured debt:  
CREDITOR COLLATERAL

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt:  
CREDITOR CONTRACT/LEASE

10. Other: Trustee shall pay to secured creditor **Colonial Properties, LLC** equal monthly mortgage payments of \$948.90 for a period of 24 months. At the termination of the 24 month period, Debtor will either pay off the balance due to creditor forthwith, or surrender the residence to Colonial Properties, LLC.

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee.

14. Any post-petition claims filed and allowed under 11 U.S.C. § 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIAPTE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE: June 19, 2015

DEBTOR: /s/Sheri Z. Granger-Hill  
SHERI Z. GRANGER-HILL

**BELOW MEDIAN DEBTORS ONLY**

**AMOUNTS NECESSARY TO BE PAID TO GENERAL UNSECURED CREDITORS  
PURSUANT TO 11 USC SECTION 1325(b) CALCULATED AS FOLLOWS:**

Current Monthly income: Form B22C line 11 \$ 4,254.41

**MINUS**

Received child support, foster  
care or disability for child  
(Form B22C line 7) \$ 0.00

Payroll deductions for retirement plan payment and repayment of  
loan from qualified retirement plan \$ 305.43

Child support paid \$ 0.00

Payroll & social security taxes \$ 574.08

Trustee fees at 10% \$ 147.35

Total of monthly payments from  
paragraphs 3 and 5 of plan \$ 1,398.56

Insurance deducted from paycheck \$ -0-

Other schedule J expenses \$ 2,657.98

Total of additional expenses \$ 5,083.40

Net Monthly disposable income \$ - 828.99

X 36 = Total required to be paid to unsecured debt \$ -0-

**MINUS**

Executory contract arrears from plan paragraph 2 \$ -0-

Priority debt \$ 1,642.82

Total to be paid to general unsecured debt \$ -0-

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Chapter 13 Plan was mailed by first class mail, postage pre-paid, to the following interested party(ies) on the 19<sup>th</sup> day of June, 2015.

John V. LaBarge, Jr.  
Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

Missouri Department of Revenue  
General Counsels Office  
P.O. Box 475  
Mail Stop 2002  
Jefferson City, MO 65105-0100

Internal Revenue Service  
c/o Missouri Cases  
P.O. Box 7317  
Philadelphia, PA 19101-7346

Allied Interstate  
P.O. Box 4000  
Warrenton, VA 20188

American Medical Collection Agency  
4 Westchester Plaza, Building 4  
Elmsford, NY 10523

American Profit Recovery  
34405 W. 12 Mile Rd., Ste.379  
Farmington, MI 48331

Ardmore Finance  
2510 College Ave  
Alton, IL 62002

Arsenal Credit Union  
8651 Watson Road  
Saint Louis, MO 63119

Club Fitness  
1159 N. Hwy. 67  
Florissant, MO 63031

Colonial Properties LLC  
P.O. Box 220651  
Saint Louis, MO 63122

Dennis W. Beldner  
Registered Agent  
7645 Capilia  
P.O. Box 220651  
Saint Louis, MO 63122

Dept of Education/Nelnet  
3015 Parker RD. Suite 400  
Aurora, CO 80014

Diversified Adjustment Service, Inc.  
600 Coon Rapids Blvd.  
Minneapolis, MN 55433

Enhanced Recovery Corp.  
P.O. Box 57547  
Jacksonville, FL 32241

First Premier  
3820 N. Louise Ave,  
Sioux Falls, SD 57107

General Revenue Corporation  
11501 Northlake Drive  
Cincinnati, OH 45249-1643

Global Lending Services  
5 Concourse Parkway 2925  
Atlanta, GA 30328

Gregory J. Barro, PLC  
400 Travis Street, Suite 1004  
Shreveport, LA 71101

Linebarger Goggan Blair & Sampson  
Attorney At Law  
900 Arion Parkway, Ste. 104  
San Antonio, TX 78216

LTD Financial Services  
7322 Southwest Freeway, Ste. 1600  
Houston, TX 77074

Martin L. Buchheit, DDS  
2149 Charbonier Rd  
Florissant, MO 63031

MCA Management Co.  
P.O. Box 480  
High Ridge, MO 63049-0480

Metro St. Louis Sewer District  
2350 Market St.  
Saint Louis, MO 63103

Mid America Bank & Trust  
5109 S. Broadband L  
Sioux Falls, SD 57109

Midwest Emergency Assoc.-Depaul  
P.O. Box 366  
Hinsdale, IL 60522

Missouri Higher Education Loan  
633 Spirit Dr.  
Chesterfield, MO 63005-1243

MOHELA  
633 Spirit Drive  
Chesterfield, MO 63005

Nationwide Debt Management Solutions  
3609 Bradshaw Rd. Suite H-229  
Sacramento, CA 95827-3275

Performance Recovery Inc.  
P.O. Box 9054  
Pleasanton, CA 94566

Richard A. Abrams  
8000 Maryland Avenue, Ste. 1000  
Saint Louis, MO 63105

St. Louis County Collector of Revenue  
41 S. Central Ave.  
Saint Louis, MO 63105

Synergy ENT Specialist, PC  
1390 Hwy 61 Suite 3100  
Festus, MO 63028

Total Card, Inc  
5109 S.Broadband Lane  
Sioux Falls, SD 57108

United Consumer Financial Services  
865 Bassett Rd.  
Westlake, OH 44145



United Recovery System, LP  
P.O. Box 722929  
Houston, TX 77272

Vital Recovery Services, Inc.  
P.O. Box 923747  
Norcross, GA 30010

Sworn and executed under penalty of perjury this 19<sup>th</sup> day of June, 2015 at Frontenac,  
Missouri.

\_\_\_\_\_/s/Rochelle Stanton\_\_\_\_\_  
ROCHELLE D. STANTON, MO Bar #49641  
Attorney for Debtor, Fed.Bar #49641MO  
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